

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: MARKEN, KEVIN
MARKEN, JOYCE

§ Case No. 09-73196

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

STEPHEN G. BALSLEY, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$37,943.93
(without deducting any secured claims)

Assets Exempt: \$43,040.93

Total Distribution to Claimants: \$5,359.95

Claims Discharged
Without Payment: \$92,548.46

Total Expenses of Administration: \$6,718.70

3) Total gross receipts of \$ 12,078.65 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$12,078.65 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$116,919.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	6,718.70	6,718.70	6,718.70
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	89,407.00	94,323.41	94,323.41	5,359.95
TOTAL DISBURSEMENTS	\$206,326.00	\$101,042.11	\$101,042.11	\$12,078.65

4) This case was originally filed under Chapter 7 on July 31, 2009.
The case was pending for 22 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/01/2011 By: /s/STEPHEN G. BALSLEY
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2005 Honda Goldwing Motorcycle Value according t	1129-000	12,075.00
Interest Income	1270-000	3.65
TOTAL GROSS RECEIPTS		\$12,078.65

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Amcore Bank N A	4110-000	2,367.00	N/A	N/A	0.00
NOTFILED	First Savanna Savings Bank	4110-000	114,552.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$116,919.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
STEPHEN G. BALSLEY	2100-000	N/A	1,957.87	1,957.87	1,957.87
Barrick, Switzer, Long, Balsley & Van Evera	3110-000	N/A	2,287.00	2,287.00	2,287.00
Kevin and Joyce Marken	3991-000	N/A	1,200.00	1,200.00	1,200.00

Kevin and Joyce Marken	2500-000	N/A	1,198.83	1,198.83	1,198.83
JP Morgan Chase	2810-000	N/A	0.12	0.12	0.12
JP Morgan Chase	2810-000	N/A	0.01	0.01	0.01
Backup Withholding Debit	2810-000	N/A	0.13	0.13	0.13
Kevin and Joyce Marken	2500-000	N/A	75.00	75.00	75.00
REFUND OF BUWH/DEBIT CORRECTION	2810-000	N/A	-0.26	-0.26	-0.26
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	6,718.70	6,718.70	6,718.70

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Worlds Foremost Bank	7100-000	313.00	503.78	503.78	28.63
2	Chase Bank USA, N.A.	7100-000	11,307.00	12,538.45	12,538.45	712.50
3	Chase Bank USA, N.A.	7100-000	8,155.00	8,910.17	8,910.17	506.32
4	Chase Bank USA, N.A.	7100-000	9,481.00	10,645.32	10,645.32	604.92
5	Chase Bank USA, N.A.	7100-000	15,929.00	17,575.68	17,575.68	998.74
6	PYOD LLC its successors and assigns as assignee of	7100-000	8,782.00	10,202.48	10,202.48	579.76
7	PYOD LLC its successors and assigns as assignee of	7100-000	1,899.00	1,899.65	1,899.65	107.95
8	FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	27,000.00	28,485.53	28,485.53	1,618.70

9	First National Bank of Omaha	7100-000	2,956.00	3,562.35	3,562.35	202.43
NOTFILED	Infibank	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Hsbc/rs	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Hsbc/rs	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Gemb/walmart Dc	7100-000	0.00	N/A	N/A	0.00
NOTFILED	First Usa Bank N A	7100-000	0.00	N/A	N/A	0.00
NOTFILED	First Usa Bank	7100-000	0.00	N/A	N/A	0.00
NOTFILED	First Usa Bank N A	7100-000	0.00	N/A	N/A	0.00
NOTFILED	GEMB / Walmart	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Gemb/blains Farm & Fle	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Gemb/american Honda	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Peoples United Bank	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Ria Fed Cu	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Rshk/cbsd	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Ria Federal Credit Uni	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Tnb-visa	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Ria Federal Credit Uni	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Us Bank/na Nd	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Ria Federal Credit Uni	7100-000	0.00	N/A	N/A	0.00
NOTFILED	First Usa Bank	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Ria Fed Cu	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Ria Federal Credit Uni	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Ria Fed Cu	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Ria Federal Credit Uni	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Fifth Third Bank	7100-000	0.00	N/A	N/A	0.00
NOTFILED	American General Finan	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Amex	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Bank Of America	7100-000	0.00	N/A	N/A	0.00
NOTFILED	BOA / Fleet Bankcard	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Discover Financial	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Discover Financial	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Conseco Finance	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Fifth Third Bank	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Citibank	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Capital 1 Bank	7100-000	0.00	N/A	N/A	0.00

NOTFILED	Capital 1 Bank	7100-000	3,585.00	N/A	N/A	0.00
NOTFILED	Chase Bank Usa, Na	7100-000	0.00	N/A	N/A	0.00
NOTFILED	First National Bank Credit Card Center	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Citi	7100-000	0.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			89,407.00	94,323.41	94,323.41	5,359.95

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-73196 Trustee: (330410) STEPHEN G. BALSLEY
Case Name: MARKEN, KEVIN Filed (f) or Converted (c): 07/31/09 (f)
MARKEN, JOYCE §341(a) Meeting Date: 09/02/09
Period Ending: 06/01/11 Claims Bar Date: 12/07/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Real Estate located at 12098, Carroll IL 61053,	10,000.00	0.00	DA	0.00	FA
2 Checking account with Rock Island Credit Union	500.00	0.00	DA	0.00	FA
3 Savings account with Rock Island Credit Union	700.00	0.00	DA	0.00	FA
4 Savings account with First Savannah Savings	900.00	0.00	DA	0.00	FA
5 Savings account with Bell Union Savings	25.00	0.00	DA	0.00	FA
6 Miscellaneous used household goods	800.00	0.00	DA	0.00	FA
7 Personal used clothing	200.00	0.00	DA	0.00	FA
8 Conseco Life Insurance-no cash surrender value	0.00	0.00	DA	0.00	FA
9 Carpenter's Union Retirement Plan.	512.93	0.00	DA	0.00	FA
10 Abbott stocks.	2,100.00	0.00	DA	0.00	FA
11 2002 Subaru Impreza, 130,000 miles Lien held by	4,470.00	0.00	DA	0.00	FA
12 1995 GMC Sierra, 100,000 miles Value base don Ke	2,225.00	0.00	DA	0.00	FA
13 2005 Honda Goldwing Motorcycle Value according t	10,720.00	12,075.00	DA	12,075.00	FA
14 2006 Horse Trailer	4,791.00	1,816.00	DA	0.00	FA
Int INTEREST (u)	Unknown	N/A		3.65	FA
15 Assets Totals (Excluding unknown values)	\$37,943.93	\$13,891.00		\$12,078.65	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2010 Current Projected Date Of Final Report (TFR): November 29, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-73196

Case Name: MARKEN, KEVIN
MARKEN, JOYCE

Taxpayer ID #: **-***6355

Period Ending: 06/01/11

Trustee: STEPHEN G. BALSLEY (330410)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****70-65 - Money Market Account

Blanket Bond: \$373,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
01/25/10		Kevin and Joyce Marken	Check from Kegal Motorcycle		9,601.17		9,601.17
	{13}		12,075.00	1129-000			9,601.17
			KEGEL SALE OF MOTORCYCLE -1,200.00	3991-000			9,601.17
			COSTS TO SELL MOTORCYCLE -1,198.83	2500-000			9,601.17
			DOCUMENT FEE TO KEGEL RE SALE OF MOTORCYCLE -75.00	2500-000			9,601.17
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.05		9,601.22
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.36		9,601.58
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.43		9,602.01
03/31/10		JP Morgan Chase	Backup withholding	2810-000		0.12	9,601.89
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.06		9,601.95
04/06/10		Wire out to BNYM account 9200*****7065	Wire out to BNYM account 9200*****7065	9999-000	-9,596.95		5.00
04/06/10		JP Morgan Chase	Backup withholding	2810-000		0.01	4.99
04/09/10		Wire out to BNYM account 9200*****7065	Wire out to BNYM account 9200*****7065	9999-000	-4.99		0.00

ACCOUNT TOTALS	0.13	0.13	\$0.00
Less: Bank Transfers	-9,601.94	0.00	
Subtotal	9,602.07	0.13	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$9,602.07	\$0.13	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-73196

Case Name: MARKEN, KEVIN
MARKEN, JOYCE

Taxpayer ID #: **-***6355

Period Ending: 06/01/11

Trustee: STEPHEN G. BALSLEY (330410)

Bank Name: The Bank of New York Mellon

Account: 9200-*****70-65 - Money Market Account

Blanket Bond: \$373,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****7065	Wire in from JPMorgan Chase Bank, N.A. account *****7065	9999-000	9,596.95		9,596.95
04/09/10		Wire in from JPMorgan Chase Bank, N.A. account *****7065	Wire in from JPMorgan Chase Bank, N.A. account *****7065	9999-000	4.99		9,601.94
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.46		9,602.40
05/03/10		Backup Withholding Debit		2810-000		0.13	9,602.27
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.57		9,602.84
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.55		9,603.39
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.57		9,603.96
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.57		9,604.53
09/16/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.03		9,604.56
09/16/10		To Account #9200*****7066	Transfer to Closed Money Market Account	9999-000		9,604.56	0.00

ACCOUNT TOTALS	9,604.69	9,604.69	\$0.00
Less: Bank Transfers	9,601.94	9,604.56	
Subtotal	2.75	0.13	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$2.75	\$0.13	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-73196

Case Name: MARKEN, KEVIN
MARKEN, JOYCE

Taxpayer ID #: **-***6355

Period Ending: 06/01/11

Trustee: STEPHEN G. BALSLEY (330410)

Bank Name: The Bank of New York Mellon

Account: 9200-*****70-66 - Checking Account

Blanket Bond: \$373,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/16/10		REFUND OF BUWH/DEBIT CORRECTION		2810-000		-0.26	0.26
09/16/10		From Account #9200*****7065	Transfer to Closed Money Market Account	9999-000	9,604.56		9,604.82
02/23/11	101	Barrick, Switzer, Long, Balsley & Van Evera	Dividend paid 100.00% on \$2,287.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		2,287.00	7,317.82
02/23/11	102	STEPHEN G. BALSLEY	Dividend paid 100.00% on \$1,957.87, Trustee Compensation; Reference:	2100-000		1,957.87	5,359.95
02/23/11	103	Worlds Foremost Bank	Dividend paid 5.68% on \$503.78; Claim# 1; Filed: \$503.78; Reference:	7100-000		28.63	5,331.32
02/23/11	104	Chase Bank USA, N.A.	Dividend paid 5.68% on \$12,538.45; Claim# 2; Filed: \$12,538.45; Reference:	7100-000		712.50	4,618.82
02/23/11	105	Chase Bank USA, N.A.	Dividend paid 5.68% on \$8,910.17; Claim# 3; Filed: \$8,910.17; Reference:	7100-000		506.32	4,112.50
02/23/11	106	Chase Bank USA, N.A.	Dividend paid 5.68% on \$10,645.32; Claim# 4; Filed: \$10,645.32; Reference:	7100-000		604.92	3,507.58
02/23/11	107	Chase Bank USA, N.A.	Dividend paid 5.68% on \$17,575.68; Claim# 5; Filed: \$17,575.68; Reference:	7100-000		998.74	2,508.84
02/23/11	108	PYOD LLC its successors and assigns as assignee of	Dividend paid 5.68% on \$10,202.48; Claim# 6; Filed: \$10,202.48; Reference:	7100-000		579.76	1,929.08
02/23/11	109	PYOD LLC its successors and assigns as assignee of	Dividend paid 5.68% on \$1,899.65; Claim# 7; Filed: \$1,899.65; Reference:	7100-000		107.95	1,821.13
02/23/11	110	FIA CARD SERVICES, NA/BANK OF AMERICA	Dividend paid 5.68% on \$28,485.53; Claim# 8; Filed: \$28,485.53; Reference:	7100-000		1,618.70	202.43
02/23/11	111	First National Bank of Omaha	Dividend paid 5.68% on \$3,562.35; Claim# 9; Filed: \$3,562.35; Reference:	7100-000		202.43	0.00

ACCOUNT TOTALS	9,604.56	9,604.56	\$0.00
Less: Bank Transfers	9,604.56	0.00	
Subtotal	0.00	9,604.56	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$9,604.56	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-73196

Case Name: MARKEN, KEVIN
MARKEN, JOYCE

Taxpayer ID #: **-***6355

Period Ending: 06/01/11

Trustee: STEPHEN G. BALSLEY (330410)

Bank Name: The Bank of New York Mellon

Account: 9200-*****70-66 - Checking Account

Blanket Bond: \$373,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****70-65	9,602.07	0.13	0.00
MMA # 9200-*****70-65	2.75	0.13	0.00
Checking # 9200-*****70-66	0.00	9,604.56	0.00
	<u>\$9,604.82</u>	<u>\$9,604.82</u>	<u>\$0.00</u>